

# Make the SmartExchange Today: How to Convert Your Paper Bonds to Digital

Are you looking for a more convenient way to manage your Series EE and I savings bonds? Make the SmartExchange to digital savings bonds today!

Digital savings bonds offer the same benefits as paper savings bonds, plus they also allow you to:

- Stop worrying about misplacing or storing paper bonds.
- Buy or cash savings bonds online any time.
- Keep all of your bonds in one convenient location.
- View your account activity and current bond values.
- Continue earning interest the way your paper bonds did.

With a free account in TreasuryDirect—the U.S. Department of the Treasury’s secure, online system—you can buy and manage digital savings bonds conveniently, 24/7. For step-by-step instructions on setting up an account in TreasuryDirect, visit <http://www.treasurydirect.gov/instit/savbond/open.pdf>

After setting up your TreasuryDirect account and with your paper savings bonds in hand, follow these four simple steps to convert your paper bonds to digital bonds:

1

## Sort your paper savings bonds into groups.

- Sort your bonds into groups based on the “registration” (the name(s) shown on the front of each bond).



2

## Access the TreasuryDirect savings bond conversion feature.

- Login to your TreasuryDirect account and click “ManageDirect.”
- Select “Establish a Conversion Linked Account” in the “Manage My Linked Accounts” menu.
- Click the “Create Account” button.



3

## Enter your paper savings bond information to complete the conversion process.

*\*See reverse side for more details on this step.*

- Print two copies of the conversion details (known in TreasuryDirect as a “manifest”).



4

## Mail your paper savings bonds to TreasuryDirect.

- Mail a signed copy of your manifest along with your bonds to the address shown on the manifest.

After mailing in your paper bonds, you may check the conversion status at any time from your TreasuryDirect account by clicking “View my manifests” in the “ManageDirect” tab.





## Converting Paper Savings Bonds to Digital Bonds

### How to Enter Information about Your Paper Bonds into TreasuryDirect

- Create a list of the registration groups you sorted in Step 1.
  - \*See below for important information about bonds co-owned by minor children or deceased owners.*
  - Click “Create my registration list” under “Manage My Conversions.”
  - Enter the name and Social Security number (SSN) of each person named on the bonds in each group.  
*If you don’t know a named person’s SSN, enter zeros (000-00-0000).*
  - Select a registration type for each group.
    - If one name is on each bond in the group, select “Single Owner.”
    - If two names are on each bond in the group
      - Select the connector that appears between the names.  
*This will usually be “OR” or “Payable on Death” or “POD” or “Beneficiary.”*
      - Select “OTHER” if the connector that appears between the names is not listed (“AND” or “WITH”).
  - If you have more registration groups to add, click “Submit & Add Another.”
  - When you have entered your last registration group, click “Submit.”
- Access the “Add a Bond” page:
  - Click the “ManageDirect” tab to return to the “Manage My Conversions” page.
  - Click “Convert my bonds.”
  - Select the registration that matches the group of bonds you want to enter.
  - Click “Select Registration & Continue.”
- Enter the information for each bond, including series, denomination (\$25, \$50, etc.), serial number and issue date. Use the “Comments” field for any additional clarifying information. Click “Add to Cart.”
- Add up to 50 bonds to the Cart. (You can create additional carts if you reach this limit.)
- Click “Create a Manifest” to generate a numbered report (the “manifest”) that lists the bonds you placed in the cart.
- Print and sign the manifest. Keep a copy for your records. Do not sign the back of your savings bonds.
- Start a new Cart if you have more bonds to convert.

#### *\*Additional Information about Minors and Deceased Owners*

**Minors** – If a minor child is named as a co-owner with you on a group of paper bonds that you want to place in the child’s “Minor Linked Account” after conversion, enter this information in the “Comments” field of the “Add a Bond” page. When the bonds are converted, they will appear in the child’s “Minor Linked Account.” Without this comment, any future transfer of these bonds from you to the child will be reported to the IRS as a taxable event. The “Minor Linked Account” must be established before converted bonds may be delivered to the account. If you wish to create an account for your minor child, select “Establish a Minor Linked Account” under “Manage My Linked Accounts” on the “ManageDirect” page in your “Primary Account.”

**Deceased owners** – If anyone listed on the bonds is deceased, omit their name from the registration. Submit a certified copy of the death certificate when you mail your bond for conversion (other evidence might also be required). The converted bonds will be registered in the surviving person’s name alone.

